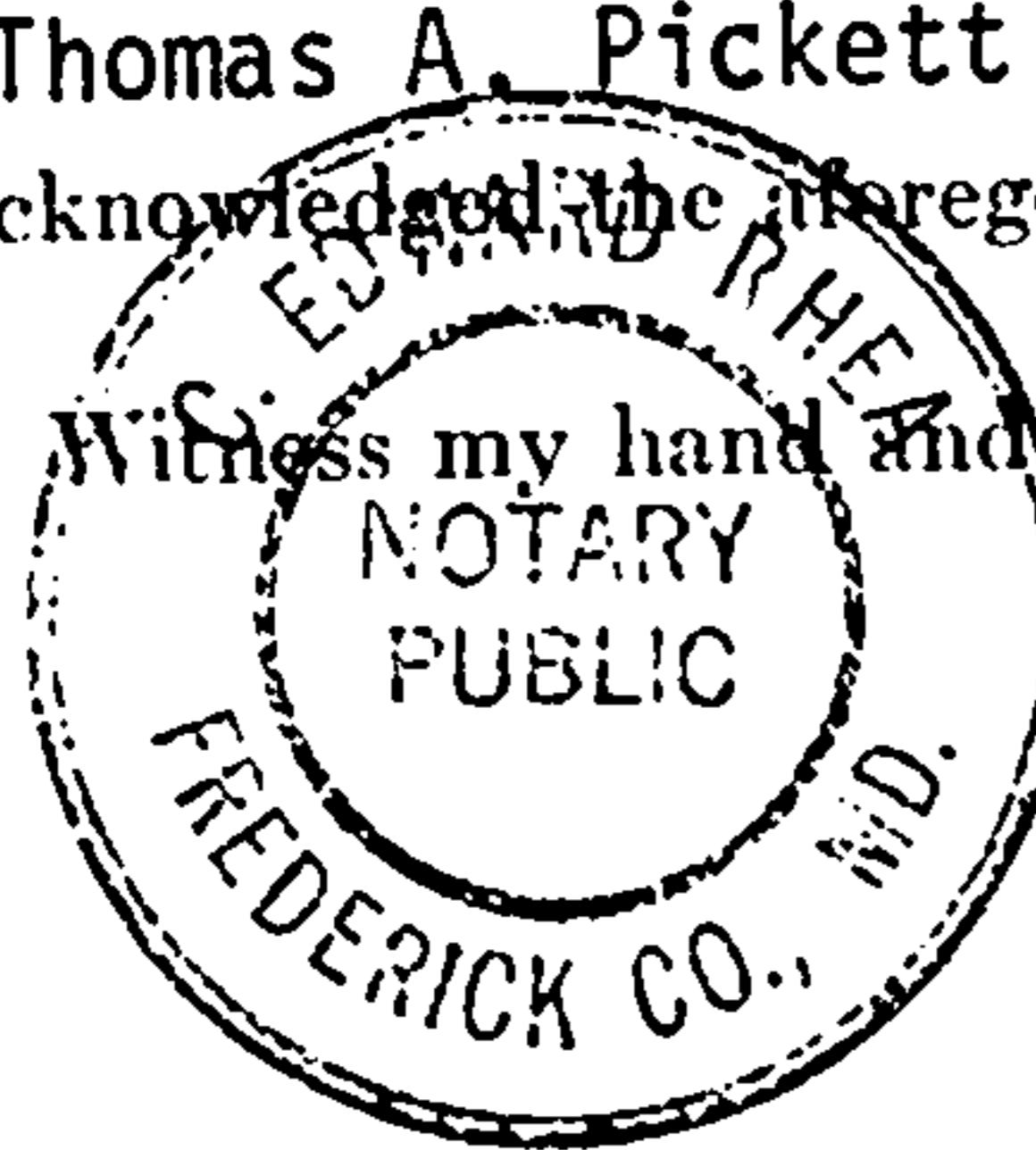


STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 12th day of August, 1977, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Thomas A. Pickett and Dorothy V. Pickett, his wife,
and acknowledged the foregoing mortgage to be his act and deed.



Witness my hand and Notarial Seal.

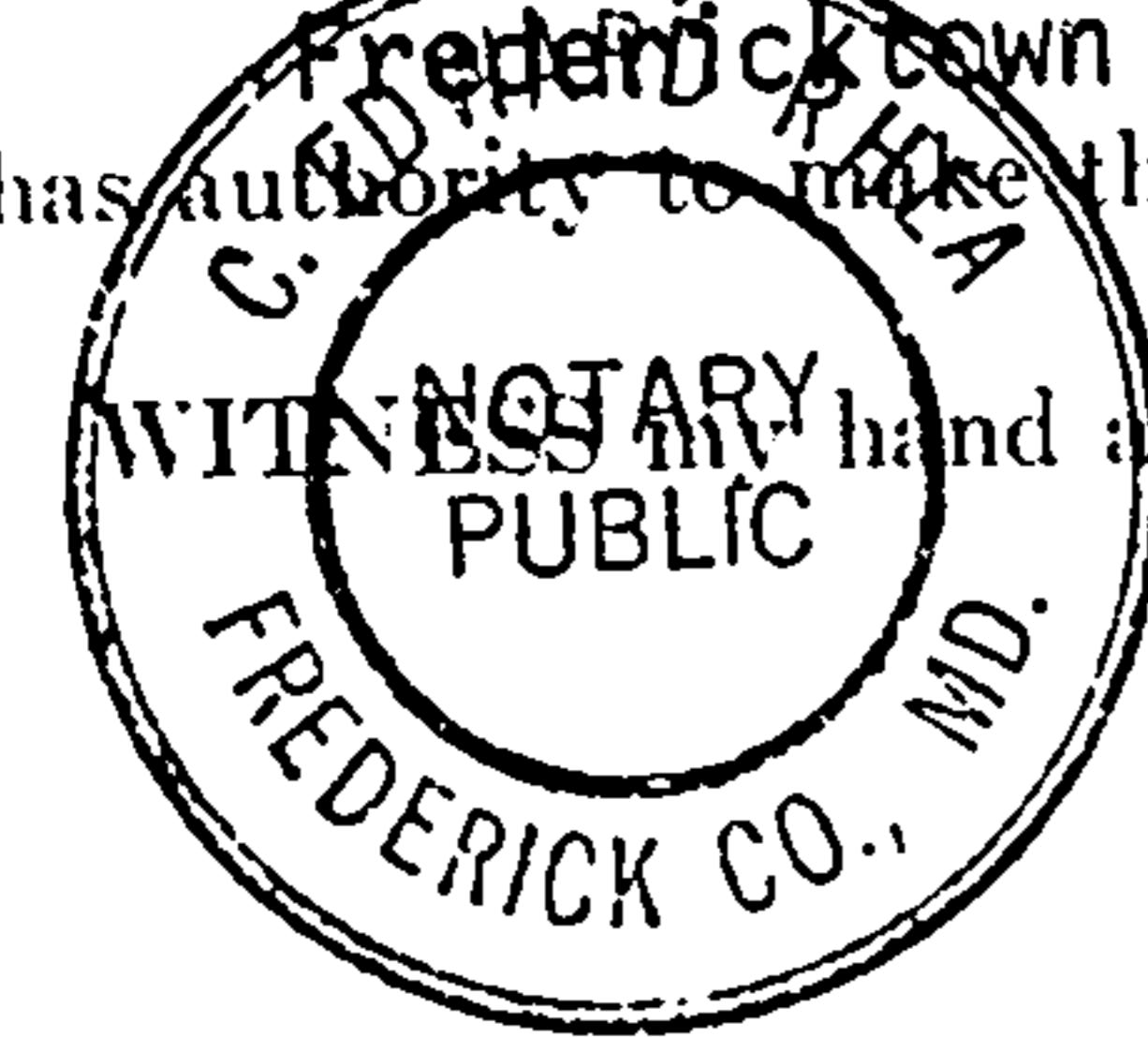
C. Edward Rhea

NOTARY PUBLIC

STATE OF MARYLAND, COUNTY OF FREDERICK TO WIT:

I HEREBY CERTIFY that on this 12th day of August, 1977, before me, the subscriber, a Notary Public for the State of Maryland, in and for the County aforesaid, personally appeared M. Margaret Gardner, Treasurer and Agent of Fredericktown Bank & Trust Co., a body corporate, the party secured by the aforesaid Mortgage and made oath in due form of law that the consideration recited in the Mortgage is true and bona fide as therein set forth; and further that the amount of the loan, which said Mortgage has been given to secure, was paid over and disbursed by the party secured by the Mortgage, to either the borrowers or to the party responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the final and complete execution of the Mortgage, and further that he is the duly authorized agent of Fredericktown Bank and Trust Company, a body corporate,

and has authority to make this affidavit.



WITNESS my hand and Notarial Seal.

C. Edward Rhea

NOTARY PUBLIC

MORTGAGE
AUG 19 1977

THOMAS A. PICKETT and
DOROTHY V. PICKETT, his wife,

TO

FREDERICKTOWN BANK AND TRUST
COMPANY, a body corporate

WITNESS

STATE OF MARYLAND
FREDERICK COUNTY
RECORDED

Rev. 3/76-1B

ROLLINS, WENNER AND PRICE
ATTORNEYS AT LAW

FREDERICK, MARYLAND 21701

CHARLES J. HARRIS, CLERK
FREDERICK COUNTY CLERK'S OFFICE

Attest as to corporate seal:
and its corporate seal attested by its Ass't. Secretary on this 5th day
of September in the year 1980.
WITNESS the name of said corporation, mortgagor, by its Vice President,
Barbara F. Hiltoner, Vice President, Mortgagor
By Barbara F. Hiltoner
FREDERICKTOWN-BANK & TRUST CO. 4237
COMPANY, Mortgagor
By Barbara F. Hiltoner
President, Mortgagor
Anna Mary K. Willard, Ass't. Secretary
C. Edward Rhea, Notary Public
Attest as to corporate seal:
and its corporate seal attested by its Ass't. Secretary on this 5th day
of September in the year 1980.
WITNESS the name of said corporation, mortgagor, by its Vice President,
Barbara F. Hiltoner, Vice President, Mortgagor
By Barbara F. Hiltoner
FREDERICKTOWN-BANK & TRUST CO. 4237
COMPANY, Mortgagor
By Barbara F. Hiltoner
President, Mortgagor
Unto Howard R. Steppeler, Attorney
FOR THE PURPOSE OF FORFEITURE, the Fredericktown Bank & Trust Company,
a body corporate, mortgagor, does hereby assign the aforesigned mortgage
unto Howard R. Steppeler, Attorney.